

**Information to identify the case:**

Debtor 1	<b>Krystin M. Saunders</b>	Social Security number or ITIN	<b>xxx-xx-8307</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-22984-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Krystin M. Saunders

12/11/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Krystin M. Saunders  
 Debtor

Case No. 19-22984-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Dec 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2019.

db	+Krystin M. Saunders, 847 West Newton Road, Trailer 20, Elizabeth, PA 15037-9552
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15095536	+Discover Bank, 7 Entin Road, Parsippany, NJ 07054-5020
15095539	+Matthew D. Urban, Esquire, Weltman, Weinberg & Reis Co., L.P.A., 436 7th Avenue, Suite 2500, Pittsburgh, PA 15219-1842
15095540	+PennyMac Loan Service, 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361-3027
15095545	+US Dept. of Education, 2401 International, P.O. Box 7859, Madison, WI 53707-7859
15095546	+Waypoint Resource Group LLC, P.O. Box 8588, Round Rock, TX 78683-8588

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 12 2019 03:20:14 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

cr	+EDI: PRA.COM Dec 12 2019 07:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15095532	+E-mail/Text: backoffice@affirm.com Dec 12 2019 03:21:42 Affirm Inc., 650 California Street, Fl. 12, San Francisco, CA 94108-2716
15095534	+EDI: WFNNB.COM Dec 12 2019 07:43:00 Comenity Bank/Victoria's Secret, P.O. Box 182789, Columbus, OH 43218-2789
15095535	+EDI: WFNNB.COM Dec 12 2019 07:43:00 Comenity Bank/Wayfair, P.O. Box 182789, Columbus, OH 43218-2789
15095537	EDI: DISCOVER.COM Dec 12 2019 07:43:00 Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
15095538	+EDI: CHASE.COM Dec 12 2019 07:43:00 JPMCB Card Services, P.O. Box 15369, Wilmington, DE 19850-5369
15095541	EDI: PRA.COM Dec 12 2019 07:43:00 Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15095542	EDI: PRA.COM Dec 12 2019 07:43:00 Portfolio Recovery Associates, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15095543	+E-mail/Text: bankruptcynotices@psecu.com Dec 12 2019 03:21:15 PSECU, P.O. Box 67013, Harrisburg, PA 17106-7013
15095544	+EDI: RMSC.COM Dec 12 2019 07:43:00 SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15096040	+EDI: RMSC.COM Dec 12 2019 07:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Pennymac Loan Services, LLC
15095533	##+Brandon Miller, 623 Douglas Avenue, Elizabeth, PA 15037-1730

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Dec 11, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pennymac Loan Services, LLC bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Maureen Kroll on behalf of Debtor Krystin M. Saunders maureen@mkroll.comcastbiz.net,  
lisa@mkroll.comcastbiz.net  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 5